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Serial #: 09/976,443
 In response to Office Action dated March 29, 2005
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial #: 09/976,443
 Applicant: Ronald E. Sloan
 Filed: October 12, 2001
 Title: AUTOMATED COACHING FOR A FINANCIAL MODELING AND COUNSELING SYSTEM

TC/AU: 3628
 Examiner: A. Shah
 Docket #: 60021-376002

CERTIFICATE OF TRANSMISSION

I hereby certify under 37 CFR 1.8 that this correspondence is being transmitted by facsimile to "Mail Stop AF", Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 via the facsimile number 703-872-9306 on May 31, 2005.

Mail Stop AF
 Commissioner for Patents
 P.O. Box 1450
 Alexandria, VA 22313-1450

Janet Byrne

Dear Sir:

AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION

In response to the final Office Action mailed March 29, 2005, Applicant submits the following remarks and comments:

Listing of the pending Claims begins on page two (2) of this paper.

Remarks begin on page five (6) of this paper.